Application Number:	10814800						
Application number:	10814800						
Filing Date:	31-Mar-2004						
Title of Invention:	Computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a counterparty using a payment bank system oprated by a payment bank and wherein a payment authorizing instruction is returned to payment queue for later re-evaluation in the event that the amount of payment authorized by said payment authorizing instruction exceeds the available balance						
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah	Kathleen Tyson-Quah					
Filer:	Steven D. Lawrenz/Tracy Meeker						
Attorney Docket Number:	32052-9195.US04						
Filed as Large Entity							
Utility under 35 USC 111(a) Filing Fees							
Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)			
Basic Filing:	'		,				
Pages:							
Claims:	P 25 3						
Claims in excess of 20	1202	12	52	624			
Miscellaneous-Filing:							
Petition:							
Patent-Appeals-and-Interference:							
Post-Allowance-and-Post-Issuance:							

Description	Fee Code	Quantity	Amount	Sub-Total in USD(\$)
Miscellaneous:				
	Total in USD (\$)			624